



Citizens State Bank of Loyal

TITLE:	Deposit Operations Processor	Reports to: VP Computer Operations Officer
FLSA:	Non Exempt	Location: Loyal
CATEGORY:	Full Time	Date: August 2026

SUMMARY

Performs a full range of operational activities relating to data processing, account maintenance, and electronic banking. Professionally responds to inquiries of specific or general nature by customers and employees; determines appropriate response or direction; resolves problems within given authority. Performs various operational background duties; debit card functions, daily processing of remote deposit items, daily exception items, correction items, exception requests and customer disputed transactions. Conducts a variety of routine daily tasks including reviewing reports and checkback data entries on the core system performed the prior business day.

ESSENTIAL DUTIES

Provide support to all areas of the department as directed or where service or assistance is needed; demonstrates superior customer service with appropriate follow through with involved customers and employees.

Provides a full range of customer service to customers and bank personnel; responds to inquiries of a specific or general nature; determines appropriate response or direction for the inquirer.

Resolves account processing errors and resolution requests, problems and discrepancies by clarifying issues within given authority; researches and explores answers and alternative solutions; reconciles accounts; enters corrections; reverses customer fees or charges with the concurrence of Bank management; escalates unresolved problems.

Performs a wide variety of routine clerical duties.

Assures compliance with all Bank policies, procedures and processes, and all applicable state and federal banking laws, rules and regulations; adheres to Bank Secrecy Act (BSA) responsibilities that are specific to the position.

ENVIRONMENT AND PHYSICAL ACTIVITY

The physical and work environment characteristics described in this description are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations will be made to enable individuals with disabilities to perform the essential functions or as otherwise required by law. Employees needing reasonable accommodations should discuss the request with the employee's supervisor or Human Resources.

This work requires the occasional exertion of up to 10 pounds of force; work requires sitting, frequently requires standing. Work has standard vision requirements. Work requires preparing and analyzing written or computer data and observing general surroundings and activities.



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MINIMUM REQUIREMENTS

2-3 years of banking experience
High school education or equivalent
Ability to demonstrate problem solving and conflict resolution skills
Strong organizational skills
Knowledge of general office practices and procedures.
Knowledge of Teller line functions including check holds, policies and procedures, and regulations.
Knowledge and understanding of BSA and AML practices and requirements.
Knowledge of IRA and HSA account transactions and requirements.
Knowledge of card processing principles including Regulation E.
Knowledge in bank operational activities, terminology and products and services.
Skill in typing to meet production needs of the position.
Skill in mathematical calculations; ability to calculate interest.
Ability to establish and maintain effective and professional working relationships.
Ability to follow CSB policies and procedures.
Ability to follow all state and federal banking regulations.
Ability to manage time effectively, manage multiple projects, and complete work within established deadlines.
Ability to work with minimal supervision while performing duties.
Ability to work the allocated hours of the position.

Acknowledgement: This job description is not intended and should not be construed to be an all-inclusive list of responsibilities, skills, efforts or working conditions associated with this position. While this job description is intended to be an accurate reflection of the job requirement, management reserves the right to modify, add or remove duties from particular jobs and to assign other duties as necessary. I acknowledge that this job description is neither an employment contract nor a legal document. I have received, read, and understand the expectations for the successful performance of this job.

Employee

Date